

IN THE SPECIFICATION

Please replace the paragraph entitled “Cross-Reference to Related Applications” on page 1 of the specification with following marked-up paragraph:

This application ~~claims priority to, and the benefits of, is a continuation-~~
in-part (CIP) of the following U.S. Patent Applications: U.S. Patent Application No. 10/192,488, entitled “SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed on July 9, 2002 (which itself claims priority to U.S. Provisional Patent Application No. 60/304,216, filed July 10, 2001), ~~to U.S. Provisional Patent Application No. 60/396,577, filed July 16, 2002,~~ [[to]] U.S. Patent Application No. 10/340,352, entitled “SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed January 10, 2003 (which itself claims priority to, *inter alia*, U.S. Provisional Patent Application No. 60/396,577, filed July 16, 2002, [[to]] U.S. Patent Application No. 10/608,792, entitled “METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION ENVIRONMETNS,” filed June 27, 2003, and [[to]] U.S. Patent Application No. 10/435,420, entitled “SYSTEMS AND METHODS FOR MANAGING ACCOUNT INFORMATION LIFE CYCLES,” filed May 9, 2003, all of which are hereby incorporated by reference.